

**FIRST AMENDED CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI**

CASE NO. 14-13303

Debtor Terry L Hadley SS# xxx-xx-0163 Median Income ☒ Above ☐ Below
Joint Debtor Arlisa S Hadley SS# xxx-xx-3086
Address 406 Exchange St. Tupelo, MS 38801-0000

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 36 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

(A) Debtor shall pay \$ 181.50 **bi-weekly** to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Dollar Tree Stores, Inc.
500 Volvo Parkway
Chesapeake, VA 23320

(B) Joint Debtor shall pay \$ 121.00 **bi-weekly** to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

North MS Medical Center
P O Box 2240
Tupelo, MS 38803

PRIORITY CREDITORS.

Filed claims that are not disallowed to be paid in full or as ordered by the Court as follows:

Internal Revenue Service: \$ 2,500.00 @ 69.44 /month
Mississippi Dept. of Revenue: \$ 0.00 @ 0.00 /month

DOMESTIC SUPPORT OBLIGATION DUE TO:

MDHS-CSE, Attn: Bankruptcy Reporting Contact
for the benefit of Annie Faye Jones
P O Box 352, Jackson, MS 39205

POST PETITION OBLIGATION: In the amount of \$100.22 bi-weekly beginning in the first month post petition.

To be paid _____ direct, XXX through payroll deduction, or _____ through the plan.

-NONE-

PRE-PETITION ARREARAGE: In the total amount of \$ _____ through _____ shall be paid the amount of \$ _____ per month beginning

To be paid _____ Direct _____ through payroll deduction _____ through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

MTG PMTS TO: - NONE - BEGINNING _____ @\$ _____ ☐ PLAN ☒ DIRECT
MTG ARREARS TO: -NONE- THROUGH _____ \$ _____ @\$ _____ /MO*
(*Including interest at %)

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: Citimortgage, Inc. Approx. amt. due: \$12,000.00 Int. Rate: 5.00
Property Address: 406 Exchange St., Tupelo, MS Are related taxes and/or insurance escrowed ☐ Yes ☐ No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

Debtor's Initials TH Joint Debtor's Initials AH
Software Copyright (c) 1996-2014 Best Case, LLC - www.bestcase.com

CHAPTER 13 PLAN, PAGE 1 OF 2
Best Case Bankruptcy

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	Pay Value or Amt Owed
-NONE-					%	

*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
Wells Fargo Auto Finance	1999 Pontiac Grand Am (with over 200,000 miles)	0.00	Lien shall be released by Wells Fargo as the claim has been paid in full.
Midland Mortgage	1509 Presley Circle Tupelo, MS	40,000.00	Claim to be paid outside of Plan by Co-Debtor

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
-NONE-			

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments: The claims shown on Attachment "A" are disputed and Debtors will object to any claims filed by creditors shown thereon.

GENERAL UNSECURED DEBTS totaling approximately \$ 3,156.66. Such claims must be timely filed and not disallowed to receive payment as follows: XX IN FULL (100%) or % (percent) MINIMUM, or a total distribution of \$, with the Trustee to determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.**

Total Attorney Fees Charged \$	<u>3,200.00</u>
Attorney Fees Previously Paid \$	<u>600.00</u>
Attorney fees to be paid in plan \$	<u>2,600.00</u>

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

Attorney for Debtor (Name/Address/Phone # / Email)

Robert Gambrell 4409

**101 Ricky D Britt Sr Blvd, Ste 3
Oxford, MS 38655-4236**

Telephone/Fax

Telephone/Fax **662-281-8800**

Facsimile No. **662-202-1004**

E-mail Address **rg@ms-bankruptcy.com**

DATE: October 7, 2014

DEBTOR'S SIGNATURE

/s/ Terry L Hadley

Amended: October 10, 2014

JOINT DEBTOR'S SIGNATURE

/s/ Arlisa S Hadley

ATTORNEY'S SIGNATURE

/s/ Robert Gambrell

Attachment “A”

Ch 13 Case No. 14-13303

<u>CREDITOR</u>	<u>APPROX BALANCE</u>
Arrow Financial Services	\$100.00
Ascension Capital Group	\$100.00
CitiFinancial Auto	\$600.00
Citizens Finance Co.	\$1,191.85
Creditors Bankruptcy Service	\$202.07
Danco Finance	\$784.32
Heilig Myers	\$380.28
MS Bottled Water	\$50.00
NMMC	\$458.00
Plaza Associates	\$710.00
Republic Finance	\$2,788.23
Resurgent Acquisition, LLC	\$577.99
Roger M. Tubbs, Esq.	Unknown
Roundup Funding, LLC	\$733.32
Speedee Cash	\$240.00
Sunbelt Financial	\$100.00
Tombigbee Finance	\$708.79
Tupelo Service Fin., Inc.	\$2,283.79
Washington Mutual Finance	\$958.00
Wells Fargo Financial Bank	\$928.00